

A MESSAGE FROM ATTORNEY GENERAL STEVEN T. MARSHALL

One of the most important jobs of the Alabama Attorney General is the protection of Alabama consumers. Our citizens need to be aware of scams that could cost them thousands of dollars. My office works hard to empower individuals with the information and tools necessary to protect themselves against scams and the criminals who prey on the unsuspecting. I hope you will find the information in this brochure beneficial in protecting yourself from these types of scams.

Sincerely,



Office of the Attorney General
State of Alabama
501 Washington Avenue
Post Office Box 300152
Montgomery, Alabama 36130-0152

IMPORTANT RESOURCES

Attorney General Consumer Interest

334.242.7335 1.800.392.5658 www.ago.alabama.gov

Annual Credit Report

1.877.322.8228 www.annualcreditreport.com

Better Business Bureau

1.800.824.5274 www.bbb.org

Federal Trade Commission

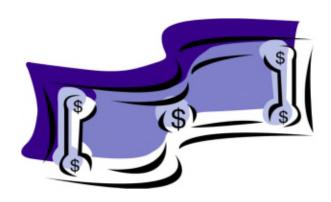
1.877.382.4357 www.ftc.gov

National Do Not Call Registry

1.888.382.1222 www.DoNotCall.gov

CONSUMER INTEREST

SERVICES & ASSISTANCE



Compliments of the
Attorney General's Office of
Consumer Interest

PRIMARY SERVICES PROVIDED BY THE ATTORNEY GENERAL'S OFFICE OF CONSUMER INTEREST

Provides consumer-related information and education to the public on how to watch for scams and avoid becoming a victim of fraud.

Educational seminars are conducted statewide providing valuable information for the detection and prevention of all types of consumer fraud. Informational booths are displayed at various consumer-related events throughout the state. Speakers are also available for events.

Serves as a mediator of disputes between consumers and businesses involving retail transactions.

Although the Attorney General cannot serve as a private attorney for an individual or provide consumers with legal advice, the Consumer Interest Division is very successful in mediating complaints to the mutual satisfaction of consumers and businesses.

Receives calls and complaints regarding fake check scams, telemarketing scams, mortgage fraud, and other consumer-related frauds.

You may file an online complaint or contact Consumer Interest to request a complaint form by mail.

Registers Charitable Organizations and Other Institutions

Alabama law requires charities, health studios, professional fundraisers, professional solicitors, commercial coventures and telemarketers that solicit in or from the State of Alabama to register with the Attorney General's Office.

Initiates Lawsuits

If circumstances warrant, the Attorney General may initiate legal action, either civil or criminal, to represent the interests of the State of Alabama and to enforce laws designed to protect consumers from unscrupulous business practices. When such action is taken, the Attorney General is authorized to seek restitution for the affected consumers as well as injunctive relief, civil penalties, and criminal penalties.



Can the Attorney General represent me in a legal action?

No. The Attorney General may not serve as a private attorney for an individual or provide consumers with legal advice.

Do stores have to give refunds if I change my mind about something I bought?

No. Your ability to return the product is dependent on the store's return/refund policy.

How do I stop telemarketers from calling me?

You may register your number with the National Do Not Call registry by calling 1.888.382.1222 or online at www.donotcall.gov. Registration is free.

